

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: : CHAPTER 13
GARY AND ROXANNE PRETTY :
Debtors. :

WILMINGTON TRUST, NATIONAL :
ASSOCIATION, NOT IN ITS :
INDIVIDUAL CAPACITY, BUT SOLELY :
AS TRUSTEE FOR MFRA TRUST 2015-2 :
Movant, :
:
vs.
GARY AND ROXANNE PRETTY : CASE NO. 5-19-03840
Respondents. :

**DEBTORS' ANSWER TO MOTION FOR RELIEF FROM
AUTOMATIC STAY UNDER SECTION 362**

AND NOW COMES, Gary and Roxanne Pretty, the Debtors, and files an Answer to
Movant's Motion for Relief From the Automatic Stay:

1. Gary and Roxanne Pretty (hereinafter the "Debtors") filed a Chapter 13 bankruptcy proceeding with the U.S. Bankruptcy Court for the Middle District of Pennsylvania.
 2. Movant alleges that Debtors have failed to make post-petition mortgage payments.
 3. Debtors counsel is in the process of contacting the Debtors to ascertain if said payments have been made and/or if the Debtors are in possession of the payments.
 4. Movant is not entitled to relief from the automatic stay as the arrearage amount due has been paid or shall be paid through the Chapter 13 Plan, and/or a six (6) month Stipulation, and, therefore, the Movant is adequately protected.

WHEREFORE, the Debtors respectfully request that Movant's Motion for Relief from the Automatic Stay be denied.

Respectfully submitted,

Date: April 29, 2020

/s/Tullio DeLuca
Tullio DeLuca, Esquire
PA ID# 59887
381 N. 9th Avenue
Scranton, PA 18504
(570) 347-7764

UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: :
GARY AND ROXANNE PRETTY : CHAPTER 13
Debtors. :

WILMINGTON TRUST, NATIONAL :
ASSOCIATION, NOT IN ITS :
INDIVIDUAL CAPACITY, BUT SOLELY :
AS TRUSTEE FOR MFRA TRUST 2015-2 :
Movant, :
:
vs. :
GARY AND ROXANNE PRETTY : CASE NO. 5-19-03840
Respondents. :

CERTIFICATE OF SERVICE

The undersigned hereby certifies that on April 29, 2020, he caused a true and correct copy of Debtor's Answer to Movant's Motion for Relief from the Automatic Stay to be served Via First Class United States Mail, Postage Pre-paid in the above-referenced case, on the following:

Charles J. DeHart, III, Esq. at dehartstaff@ramapo.com

Kaitlin Shire, Esq. at kshire@hillwallack.com

Dated: April 29, 2020

/s/Tullio DeLuca
Tullio DeLuca, Esquire